

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 16-25152-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Reginald Sainte-Rose  
777 Backhus Estate Road  
Glen Gardner, NJ 08826-2203

Naeemah Sainte-Rose  
aka Naeemah Kai Sainte-Rose  
777 Backhus Estate Road  
Glen Gardner, NJ 08826-2203

Social Security No.:

xxx-xx-2478

xxx-xx-0924

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on December 21, 2016.

On 12/14/2018 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Christine M. Gravelle on:

Date: February 20, 2019

Time: 10:00 AM

Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: December 17, 2018

JAN: gan

Jeanne Naughton  
Clerk

## Imaged Certificate of Notice Page 2 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Reginald Sainte-Rose  
Naeemah Sainte-Rose  
DebtorsCase No. 16-25152-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 185Page 1 of 3  
Total Noticed: 51

Date Rcvd: Dec 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2018.

db/jdb Reginald Sainte-Rose, Naeemah Sainte-Rose, 777 Backhus Estate Road,  
Glen Gardner, NJ 08826-2203

lm +Cenlar, 7 Graphics Drive, Ewing, NJ 08628-1547  
cr +Lakeview Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430  
516327573 +Amex Dsnb, PO Box 8218, Mason, OH 45040-8218  
516327576 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886-5019)  
516327574 +Bank Of America, c/o Frederic I Weinberg, Esq., 1200 Laurel Oak Road, Ste 104,  
Voorhees, NJ 08043-4317  
516532077 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
516327577 +Cap 1/Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
516803207 +Cenlar FSB, Attn BK Dept., 425 Phillips Boulevard, Ewing, NJ 08618-1430  
516327580 +Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
516327581 +Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
516543191 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,  
Kirkland, WA 98083-0657  
516327585 Dsnb Macys, 911 Duke Blvd, Mason, OH 45040  
516327588 +Faloni & Associates, LLC, 165 Passaic Ave, Suite 301B, Fairfield, NJ 07004-3592  
516327589 +Goodyear/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
517029061 +Lakeview Loan Servicing LLC, 425 Phillips Boulevard, Ewing, NJ 08618-1430  
516497933 +Lakeview Loan Servicing LLC, c/o Cenlar FSB, Attn: BK Department, 425 Phillips Boulevard,  
Ewing, NJ 08618-1430  
516327595 +NJ Motor Vehicle Commission, Surcharge Administration Office, PO Box 136,  
Trenton, NJ 08601-0136  
516336403 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366  
516327593 Nissan Motor Acceptance Corporation, PO Box 660360, Dallas, TX 75266-0360  
516327594 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: NJ Division of Taxation, 50 Barracks Street, PO Box 269,  
Trenton, NJ 08695)  
516327599 +Sunoco/Citi, PO Box 6497, Sioux Falls, SD 57117-6497  
516327601 +Wfds/wds, PO Box 1697, Winterville, NC 28590-1697  
516327602 +Zwicker & Associates, P.C., 1105 Laurel Oak Road, Suite 130, Voorhees, NJ 08043-4312

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 18 2018 00:14:06 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 18 2018 00:14:02 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

516506263 E-mail/Text: ally@ebn.phinsolutions.com Dec 18 2018 00:13:05 Ally Financial,  
PO Box 130424, Roseville MN 55113-0004

516327572 +E-mail/Text: ally@ebn.phinsolutions.com Dec 18 2018 00:13:05 Ally Financial,  
200 Renaissance Ctr, Detroit, MI 48243-1300

516432080 E-mail/PDF: resurgentbknofifications@resurgent.com Dec 18 2018 00:17:43 CACH, LLC,  
PO Box 10587, Greenville, SC 29603-0587

516327578 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 18 2018 00:18:05 Cap One NA,  
PO Box 71083, Charlotte, NC 28272-1083

516361777 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 18 2018 00:17:31 Capital One, N.A.,  
PO Box 71083, Charlotte, NC 28272-1083

516327579 +E-mail/Text: kzoepfel@credit-control.com Dec 18 2018 00:14:07  
Central Loan Admin & Reporting, 425 Phillips Blvd, Ewing, NJ 08618-1430

516327582 +E-mail/Text: bankruptcydpt@mcmsg.com Dec 18 2018 00:14:01 Citifinancial,  
c/o Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709

516339221 E-mail/Text: mrdiscen@discover.com Dec 18 2018 00:13:07 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

516327583 +E-mail/Text: mrdiscen@discover.com Dec 18 2018 00:13:07 Discover Fin Svcs LLC,  
PO Box 15316, Wilmington, DE 19850-5316

516327587 +E-mail/Text: bbagley@enerbankusa.com Dec 18 2018 00:13:29 Enerbank Usa,  
1945 W Parnall Rd Ste 22, Jackson, MI 49201-8658

516327590 +E-mail/Text: cio.bncmail@irs.gov Dec 18 2018 00:13:26 Internal Revenue Service,  
PO Box 7346, Philadelphia, PA 19101-7346

517743575 E-mail/Text: camanagement@mtb.com Dec 18 2018 00:13:34 M&T Bank, PO Box 840,  
Buffalo, NY 14240

516454439 E-mail/Text: bankruptcynotice@nymcu.org Dec 18 2018 00:14:28 MUNICIPAL CREDIT UNION,  
COLLECTIONS/LOSS PREVENTION DEPT., 22 CORTLANDT ST 24 FL, NEW YORK, NY 10007-3153

516327592 E-mail/Text: bankruptcynotice@nymcu.org Dec 18 2018 00:14:28 Municipal Credit Union,  
185 Montague St, Brooklyn, NY 11201

516456953 +E-mail/Text: bankruptcydpt@mcmsg.com Dec 18 2018 00:14:01 Midland Funding LLC,  
PO Box 2011, Warren MI 48090-2011

516858097 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 18 2018 00:29:21  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

District/off: 0312-3

User: admin  
Form ID: 185

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Total Noticed: 51

Date Rcvd: Dec 17, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516858098 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 18 2018 00:18:09  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541,  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
516548076 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 18 2018 00:18:41  
Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541  
516327597 +E-mail/Text: bankruptcy@prosper.com Dec 18 2018 00:14:38 Prosper Marketplace In,  
101 Second St, Ste 1500, San Francisco, CA 94105-3656  
516548512 +E-mail/Text: bncmail@w-legal.com Dec 18 2018 00:14:14 Prosper Marketplace Inc.,  
C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132  
516364390 E-mail/Text: bnc-quantum@quantum3group.com Dec 18 2018 00:13:56  
Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788,  
Kirkland, WA 98083-0788  
516437154 E-mail/Text: bnc-quantum@quantum3group.com Dec 18 2018 00:13:56  
Quantum3 Group LLC as agent for, Icon Equities LLC, PO Box 788, Kirkland, WA 98083-0788  
516369906 E-mail/PDF: cbp@onemainfinancial.com Dec 18 2018 00:18:29 SPRINGLEAF FINANCIAL SERVICES,  
P.O. BOX 3251, EVANSVILLE, IN 47731-3251  
516327598 E-mail/PDF: cbp@onemainfinancial.com Dec 18 2018 00:18:29 Springleaf Financial,  
601 NW 2nd St, Evansville, IN 47708  
516327600 +E-mail/PDF: resurgentbknofifications@resurgent.com Dec 18 2018 00:17:43 Synchrony Bank,  
c/o Cach LLC, 4340 S Monaco Street, Denver, CO 80237-3485  
TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Nissan Motor Acceptance Corporation, PO Box 660366, Dallas, TX 75266-0366  
516327575\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)  
516327584\* +Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316  
516327586\* Dsnb Macys, 911 Duke Blvd, Mason, OH 45040  
517029062\* +Lakeview Loan Servicing LLC, 425 Phillips Boulevard, Ewing, NJ 08618-1430  
516327596\* +NJ Motor Vehicle Commission, Surcharge Administration Office, PO Box 136,  
Trenton, NJ 08601-0136  
516327591 ##+Lakeview Loan Servicing, 1301 Virginia Drive, Fort Washington, PA 19034-3261  
TOTALS: 0, \* 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 19, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on December 17, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC, c/o Cenlar FSB  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor LakeView Loan Servicing, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Nissan Motor Acceptance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor LakeView Loan Servicing, LLC  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor LakeView Loan Servicing, LLC rsolarz@kmlawgroup.com  
Robert P. Saltzman on behalf of Creditor Lakeview Loan Servicing, LLC, c/o Cenlar FSB  
dnj@pbslaw.org

District/off: 0312-3

User: admin  
Form ID: 185

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

William S. Wolfson on behalf of Debtor Reginald Sainte-Rose wwolfsonlaw@comcast.net,  
liza.wwolfsonlaw@comcast.net

William S. Wolfson on behalf of Joint Debtor Naeemah Sainte-Rose wwolfsonlaw@comcast.net,  
liza.wwolfsonlaw@comcast.net

TOTAL: 10